Time to Act

Critical Deadlines in Your California Debt Lawsuit (Case 24CHLC44199)

You've been sued over a timeshare debt in Los Angeles Superior Court, but the plaintiff, American Express National Bank, may have made procedural mistakes that could work in your favor. Here's what you need to know:

Key Dates & Legal Deadlines

1. **November 13, 2024**: Lawsuit filed. The clock started for the plaintiff to serve you and file proof of service within *180 days* (by May 12, 2025).
2. **April 6, 2025**: You were allegedly served with the lawsuit.
3. **April 25, 2025**: Plaintiff filed proof of service—*technically on time*, but you can challenge improper service.
4. **May 6, 2025**: Your *30-day deadline* to file a written response (extended to May 16 if served by mail). **You missed this—but all is not lost.**
5. **November 11, 2025**: Plaintiff's *360-day deadline* to get a default judgment. If they miss this, the case could be dismissed.
6. **November 19, 2025**: Upcoming court hearing. The judge will review the plaintiff's delays—your chance to argue for dismissal or defend yourself.

Your Next Steps

- **Check the court records** immediately for a default judgment request.
- **File an Answer now** (even late) to dispute the debt.
- **Attend the November 19 hearing**—the judge could dismiss the case if the plaintiff failed to follow rules.

Don't wait! Act now to protect your rights. Free legal help is available through LA Court Self-Help or Legal Aid LA.